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A Fortune in Free Real Estate: The Title-Holding Land Trust as a Money Making Tool

Bill J. Gatten
Jan Caldwell
North American Realty Services (May 2006)
Softcover $19.95 (167pp)
978-0-9663302-2-9

NEHTrust gives investors a logical approach to the intent objectives and end-results of all other creative financing techniques—without their downsides.

Published by North American Realty Services Inc. (NARS) *A Fortune in Free Real Estate* is a comprehensive and logically set-out guide for establishing a NEHTrust (title-holding land trust). Should readers think they have to spend hours looking for the answer to “Why should I consider this structure?” the book starts off succinctly by highlighting the benefits for buyers sellers real estate professionals and entrepreneurs. Author Bill J. Gatten M.A. sets the stage: “No longer does the overburdened homeowner need to walk away empty-handed from a troublesome but otherwise valuable property. And no longer does an anxious seller need to resort to legally volatile ‘creative financing’ schemes in order to escape an unwanted property.”

In this book buyers can learn how to garner the benefits of lease options wraps land contracts and equity shares. Sellers will discover the NEHTrust technique affords maximum security when they are contemplating OWC (owner will carry). For investors goals taught in every M.B.A. program are achievable: a) pay a low purchase price b) maintain a favorable cash flow. c) expend the least amount of cash by keeping costs down and d) move from offer to close in the fastest and least-stressful manner.

Gatten the founder of NARS is an expert in the fields of sales training mortgage banking and real estate acquisitions and investments. Co-author Jan Caldwell Esq. is a corporate and general business attorney with extensive experience representing small and emerging businesses.

While the book’s self-published attributes (such as editing misses and amateurish interior design) will hinder book trade orders it is a perfect primer for lawyers and other investment professionals in need of a reminder of important questions that need to be answered before counseling their clients. Especially when accompanied by a seminar or workshop given by the authors *A Fortune in Free Real Estate* could be of great value to astute and experienced investors.

The end notes are particularly helpful to readers who wish to delve into FDIRA (Federal Depository Institutions Regulations Act) and IRS guidelines for background and explanations. Particularly for visual learners sample agreements in the Documentation section of the book can be referred to as readers move through the comprehensive and realistic flow of the chapters.

Gatten makes a strong case for reading the book when he writes “Financial success and real wealth are as different from one another as are owning an airplane and having the ability to fly it.” Any reader wanting to investigate how to achieve real wealth without cash credit or management costs should be sure to have a copy of *A Fortune in Free Real Estate* packed in their flight bag.

JOAN PHELPS (April 30, 2006)

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